

Fill in this information to identify the case:

Debtor 1

Waymond Nolen

Debtor 2

(Spouse, if filing)

Sandra D NolenUnited States Bankruptcy Court for the: Northern District ofMississippi  
(State)Case number 13-15235-JDW

Form 4100R

**Response to Notice of Final Cure Payment****10/15**

According to Bankruptcy Rule 3002.1(g), the creditor responds to the trustee's notice of final cure payment.

**Part 1: Mortgage Information**Name of Creditor: Wilmington Savings Fund Society dba Christiana Trust, not individually, but solely as Trustee for NYMT Loan Trust I

Court claim no. (if known):

13\*Last 4 digits of any number you use to identify the debtor's account: XXXXXX1955

Property address:

5241 Jason Patrick Road

Number Street

Senatobia, MS 38668

City State ZIP Code

**Part 2: Prepetition Default Payments**

Check one:

- ☒ Creditor agrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim
- ☐ Creditor disagrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim. Creditor asserts that the total prepetition amount remaining unpaid as of the date of this response is: \$ \_\_\_\_\_

**Part 3: Post-petition Mortgage Payment**

Check one:

- Creditor states that the debtor(s) are current with all post-petition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

The next post-petition payment from the debtor(s) is due on: 02/01/2019  
MM/DD/YYYY

- ☐ Creditor states that the debtor(s) are not current on all post-petition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

Creditor asserts that the total amount remaining unpaid as of the date of this response is:

- a. Total post-petition payments due:
- b. Total fees, charges, expenses, escrow, and costs outstanding
- c. **Total.** Add lines a and b

(a) \$ \_\_\_\_\_

+(b) \$ \_\_\_\_\_

(c) \$ \_\_\_\_\_

Creditor asserts that the debtor(s) are contractually  
Obligated for the post-petition payment(s) that first became  
Due on:

**\*Please note Creditor is in the process of filing a Transfer of Claim to reflect Creditor as the Transferee of this Claim. However, this Response to Notice of Final Cure is being filed to ensure Creditor's compliance with Fed. R. Bankr. P. 3002.1.**

MM/DD/YYYY

Debtor 1

Waymond Nolen

First Name Middle Name Last Name

Case number 13-15235-JDW

**Part 4: Itemized Payment History**

If the creditor disagrees in Part 2 that the prepetition arrearage has been paid in full or states in Part 3 that the debtor(s) are not current with all post-petition payments, including all fees, charges, expenses, escrow, and costs, the creditor must attach an itemized payment history disclosing the following amounts from the date of the bankruptcy filing through the date of this response:

- ☐ all payments received;
- ☐ all fees, costs, escrow, and expenses assessed to the mortgage; and
- ☐ all amounts the creditor contends remain unpaid.

**Part 5: Sign Here**

**The person completing this response must sign it. The response must be filed as a supplement to the creditor's proof of claim.**

Check the appropriate box:

☐ I am the creditor

☒ I am the creditor's authorized agent

**I declare under penalty of perjury that the information provided in this response is true and correct to the best of my knowledge, information, and reasonable belief.**

Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this response applies.



/s/Karen A. Maxcy

Signature

Date 1/25/2019

Print

Karen A. Maxcy

First Name

Middle Name

Last Name

Title Attorney for the Creditor

Company

McCalla Raymer Leibert Pierce, LLC

**If different from the notice address listed on the proof of claim to which this response applies:**

Address

1544 Old Alabama Road

Number

Street

Roswell, GA 30076

City

State

Zip Code

Contact phone

678-321-6965

Email

Karen.Maxcy@mccalla.com

In Re: Waymond Nolen  
Sandra D Nolen

Bankruptcy Case No.: 13-15235-JDW  
Chapter: 13

Judge: Jason D. Woodard

CERTIFICATE OF SERVICE

I, Karen A. Maxcy, of McCalla Raymer Leibert Pierce, LLC, 1544 Old Alabama Road, Roswell, GA 30076, certify:

That I am, and at all times hereinafter mentioned, was more than 18 years of age;

That on the date below, I caused to be served a copy of the within Response to Notice of Final Cure Payment filed in this bankruptcy matter on the following parties at the addresses shown, by regular United States Mail, with proper postage affixed, unless another manner of service is expressly indicated:

Waymond Nolen  
5241 Jason Patrick Road  
Holly Springs, MS 38635-7554

Sandra D Nolen  
5241 Jason Patrick Road  
Holly Springs, MS 38635-7554

Karen B. Schneller  
P.O. Box 417  
Holly Springs, MS 38635

*(served via ECF Notification)*

Locke D. Barkley, Trustee  
6360 I-55 North  
Suite 140  
Jackson, MS 39211

*(served via ECF Notification)*

U. S. Trustee  
501 East Court Street, Suite 6-430  
Jackson, MS 39201

*(served via ECF Notification)*

I CERTIFY UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Executed on: 1/25/2019 By: /s/Karen A. Maxcy  
(date) Karen A. Maxcy, Mississippi BAR NO. 8869  
Attorney for the Creditor